REMARKS

The foregoing Amendment is filed in response to the Office Action dated March 24, 2009. A Request for Continued Examination (RCE) is being filed herewith. Reconsideration is respectfully requested.

The status of the claims is as follows.

Claims 1-7, 9-13, 24, 43-50, and 52 are currently pending.

Claims 1-7, 9-13, 24, 43-50, and 52 stand rejected.

Claims 1, 9, 24, 43, and 52 have been amended.

The Examiner has rejected claims 1-7, 9-13, 24, 43-50, and 52 under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. Specifically, the official action indicates that these claims contain the following subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventors, at the time the present application was filed, had possession of the claimed invention: "a plurality of indicators corresponding to a plurality of different payment methods" and "wherein said one of said plurality of different payment methods for purchasing is selected by said computerized buyer device using the anonymous identifier".

The Applicants have amended base claims 1, 9, 24, 43, and 52 to remove from these claims the language corresponding to the phrase "a plurality of indicators corresponding to a plurality of different payment methods". The Applicants have also amended claim 1 to include the limitations "selecting, by said buyer using said computerized buyer device and the anonymous identifiers, one of said plurality of different payment methods for purchasing said product". Claims 9, 24, 43, and 52 have been amended in a similar fashion. The Applicants respectfully point out that the above limitations are described throughout the present application, including at page 11, lines 14-19, of the application.

Accordingly, it is respectfully submitted that base claims 1, 9, 24, 43, and 52, as amended, and the claims depending therefrom, comply with the requirements of 35 U.S.C. 112, first paragraph, and therefore the rejections of claims 1-7, 9-13, 24, 43-50, and 52 under 35 U.S.C. 112 should be withdrawn.

The Examiner has rejected claims 1-7, 9-13, 43-50, and 52 under 35 U.S.C. 102(e) as being anticipated by Stolfo *et al.* (USP Pub. 2006/0247952). The Applicants respectfully submit, however, that base claims 1, 9, 24, 43, and 52, as amended, and the claims depending therefrom, recite non-obvious subject matter that distinguishes over the art of record, and therefore the rejections

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of claims 1-7, 9-13, 43-50, and 52 under 35 U.S.C. 102 should be withdrawn.

For example, in the foregoing Amendment, base claim 1 has been amended as follows.

"A computer implemented method of purchasing a product from a seller that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller, comprising the steps of:
    assigning, by said buyer using a computerized buyer device or by a computerized trusted third party system, an anonymous identifier to each of a plurality of different payment methods;
    for each of said plurality of different payment methods, populating, by said computerized trusted third party system, a digital repository with data that is associated with said buyer, said data including a buyer identification indicator, the indicator corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method;
    selecting, by said buyer using said computerized buyer device and the anonymous identifiers, one of said plurality of different payment methods for purchasing said product from said seller in said transaction between said buyer and said seller, said product having a total sale price;
    receiving, by said computerized trusted third party system from said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for said product that said buyer is purchasing;
    transmitting, by said computerized trusted third party system to a computerized seller device, transactional data for purchasing said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller;

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<u>receiving, by said computerized trusted third party system from said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing;</u>

<u>identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier;</u>

<u>in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method;</u>

<u>requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method determined in said querying step and said total sale price; and</u>

<u>providing, by said computerized trusted third party system, said payment approval to said computerized seller device.</u>" (emphasis added)

The official action indicates that the Stolfo reference generally discloses the computer implemented method of base claim 1 and the claims depending therefrom. The Applicants respectfully submit, however, that the Stolfo reference does not teach or suggest a "computer implemented method of purchasing a product from a seller that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller" that includes at least the steps of:

"receiving, by said computerized trusted third party system from said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for

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payment approval of said product that said buyer is purchasing";

"identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier";

"in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method";

"requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method determined in said querying step and said total sale price"; and

"providing, by said computerized trusted third party system, said payment approval to said computerized seller device",

as recited in amended base claim 1. The computer implemented method of amended claim 1, in effect, separates the transaction approval process (including the receiving of the transaction processing request by the trusted third party system from the seller device, and the identifying of the transaction between the buyer and the seller by the trusted third party system) from the payment process (including the querying of the digital repository by the trusted third party system to determine the selected payment method, the requesting of payment approval from the payment partner processor by the trusted third party system, and the providing of the payment approval to the seller device by the trusted third party system) (see, *e.g.*, page 4, line 17, to page 5, line 4, of the application). Using the method of amended claim

1, the seller can therefore complete a transaction with the buyer once it has been approved, without being involved with the payment process. As a result, the seller can complete the transaction with the buyer using transactional data that not only maintains the anonymity of the buyer, but also maintains the anonymity of the selected payment method (see, *e.g.*, page 7, lines 9-17, of the application).

In contrast, the conventional approach disclosed in the Stolfo reference merely provides an electronic means to transact exactly as it is now done with plastic credit cards, but without disclosing the true name on the card (see page 9, paragraph [0088], lines 14-17, of the Stolfo reference). For example, as disclosed in the Stolfo reference, a proxy system transacts with a retailer using the proxy system's credit card (see page 17, paragraph [0189], lines 4-5, of the Stolfo reference). Further, if credit authorization is provided by a bank, the proxy system sends the proxy system operator's credit card number along with other order information to the retailer (see page 17, paragraph [0190], lines 1-13, of the Stolfo reference). The retailer then requests authorization to charge the proxy system operator's credit card (see page 17, paragraph [0191], lines 1-3, of the Stolfo reference).

Because the approach disclosed in the Stolfo reference merely provides an electronic means to transact exactly as it is now done with plastic credit cards, <u>the retailer using the Stolfo system continues to be involved with the payment process</u> by receiving the proxy system operator's credit card number, and then requesting authorization to charge the proxy system operator's credit card to complete the transaction.

As discussed above, using the method of amended base claim 1, the seller can complete a transaction with the buyer without ever being involved with the payment process. Instead, as recited in amended claim 1, the trusted third party transmits to the seller device "transactional data for purchasing said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller". The trusted third party system then receives from the seller device "a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing", as recited in amended claim 1.

Next, the trusted third party system completes the payment process. For example, the trusted third party system identifies

"said transaction between said buyer and said seller using said transaction identifier", queries, "using the received anonymous identifier, said digital repository to determine the selected payment method", requests "payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method … and said total sale price", and provides "said payment approval to said computerized seller device", as recited in amended base claim 1. By using the transaction identifier to identify the transaction between the buyer and the seller, the anonymous identifier to determine the selected payment method, and the total sale price, the trusted third party system of amended claim 1 can complete the payment process without any further involvement of the seller device.

The Applicants respectfully point out that the Stolfo reference discloses "a unique session or transaction identifier … generated by the proxy system for each transaction" (see paragraph [0073], lines 6-7, of the Stolfo reference). The Stolfo reference also discloses "a unique proxy identifier". The Applicants respectfully submit, however, that the unique transaction identifier and unique proxy identifier of the Stolfo reference are not used for the same purposes as the transaction identifier and anonymous identifier, respectively, of amended base claim 1.

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Specifically, the unique transaction identifier and unique proxy identifier are not used by the proxy system of the Stolfo reference to complete a payment process without any involvement of the retailer, as in the method of amended base claim 1. Instead, the unique transaction identifier is used within the Stolfo system "as an index to the transaction to route messages from second party vendor computers to the respective first party computer involved in the transaction represented by the unique session number", and "to route shipped goods to the user's address if so requested by the user, and to enable return of the goods to the vendor" (see page 7, paragraph [0073], lines 8-15, of the Stolfo reference). Moreover, the unique proxy identifier is used within the Stolfo system for selecting one of "multiple credit cards issued by multiple banks" (see page 9, paragraph [0086], lines 1-10, of the Stolfo reference). The Stolfo reference provides no hint that the unique transaction identifier and unique proxy identifier disclosed therein can be used by the proxy system along with a total sale price to complete a payment process without involving the retailer, like the transaction identifier and anonymous identifier are employed by the trusted third party system in the "identifying", "querying", "requesting", and "providing" steps of amended claim 1.

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In sum, the Stolfo reference does not teach or suggest a "computer implemented method of purchasing a product from a seller that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller" that includes at least the steps of:

> "receiving, by said computerized trusted third party system from said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing";
> "identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier";
> "in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method";
> "requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method determined in said querying step and said total sale price"; and
> "providing, by said computerized trusted third party system, said payment approval to said computerized seller device",

as recited in amended base claim 1. The Applicants therefore respectfully submit that the Stolfo reference does not anticipate the subject matter of amended claim 1 and the claims depending therefrom.

For at least the reasons discussed above with reference to amended base claim 1, the Applicants further submit that the

Stolfo reference does not anticipate the subject matter of amended base claims 9, 24, 43, and 52 and the claims depending therefrom. Accordingly, it is respectfully submitted that the rejections of claims 1-7, 9-13, 43-50, and 52 under 35 U.S.C. 102 should be withdrawn.

In view of the foregoing, it is respectfully submitted that the present application is in a condition for allowance. Early and favorable action is respectfully requested.

The Examiner is encouraged to telephone the undersigned Attorney to discuss any matter that would expedite allowance of the present application.

Respectfully submitted,

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